



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

AUGUST 2002

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

8/1/2002 THRU 8/31/2002

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	1	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	2	0	0	1	30
Total	2	0	1	1	30
%	66.7%	0.0%	33.3%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	2	0	0
5	0	0	0	0	0
6	0	0	1	0	0
Total	0	0	5	0	0
%	0.0%	0.0%	100.0%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	111	0	3	56	8,003
2	298	5	31	87	36,147
3	292	0	20	92	103,253
4	135	0	0	60	65,574
5	100	1	6	39	9,336
6	120	0	5	46	23,639
Total	1,056	6	65	380	245,952
%	93.7%	0.5%	5.8%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	27,162
2	2	0	3	2	333,391
3	1	0	0	1	183,870
4	0	0	2	0	0
5	2	0	0	2	454,125
6	4	0	0	4	673,006
Total	10	0	5	10	1,671,554
%	66.7%	0.0%	33.3%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	5	2	245,981
2	5	1	1	5	363,137
3	8	0	7	6	402,616
4	4	0	0	2	298,879
5	7	0	3	4	1,113,985
6	6	0	0	5	176,757
Total	32	1	16	24	2,601,355
%	65.3%	2.0%	32.7%		

SUMMARY OF DELEGATED ACTIONS

8/1/2002 THRU 8/31/2002

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	2	90,221,289	0	0
Total	2	90,221,289	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	1	2,826,005,416	0	0
Total	0	0	0	0	1	2,826,005,416	0	0

SUMMARY OF DELEGATED ACTIONS

8/1/2002 THRU 8/31/2002

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
Total	0	0	0	0	0	0

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	32	0	0	8
2	30	0	0	12
3	20	0	2	7
4	0	0	0	0
5	40	0	2	6
6	2	1	0	1
Total	124	1	4	34

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	1	1	0	1	0	470,150	0
2	4	3	1	4	0	19,387,296	0
3	5	2	3	3	2	6,022,288	2,456,800
4	1	0	1	0	1	0	735,382
5	1	1	0	1	0	2,505,012	0
6	4	2	2	3	1	27,323,151	31,280,469
Total	16	9	7	12	4	55,707,897	34,472,651

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
3025	1	POWER SYRACUSE , NY	Occupational	\$243,638,632.00	49,597	500
FIELD OF MEMBERSHIP: Employees of APAC Customer Services, Inc. who work in Utica, NY						

Community Conversion

23198	1	TRI-LAKES SARANAC LAKE, NY	Community	\$11,882,194.00	8,000	27,162
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Altamont, Harrietstown, Franklin, Brighton, Santa Clara, St. Armand, Wilmington, Keene, or North Elba, New York;						

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

8529	1	WESTFIELD AREA WESTFIELD, NY	Underserved area	\$2,030,699.00	3,178	26,208
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Portland, Westfield, Ripley, Mina, French Creek, Clymer, Sherman, Chautauqua, Stockton, or Cassadaga, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

24563	1	ESL ROCHESTER, NY	Community	\$1,983,057,370.00	1,673,476	219,773
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Rochester, New York, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

Multiple Common Bond Expansion

5500	2	NORTHWEST HERNDON, VA	Occupational	\$878,754,798.00	181,167	500
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FIELD OF MEMBERSHIP: Employees of the National Wildlife Federation who work in or are headquartered from Reston, VA;

10973	2	UFCW WYOMING, PA	Occupational	\$60,926,630.00	20,000	500
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FIELD OF MEMBERSHIP: Employees of KEYSTONE AUTOMOTIVE OPERATIONS, INC. who work in EXETER, PA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Saturday, August 31, 2002

18195	2	UNITED TELETECH TINTON FALLS, NJ	Occupational	\$244,582,264.00	42,109	570
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FIELD OF MEMBERSHIP: Emps of John Shawn Productions, Inc., wwi or are paid from Manasquan, NJ;

6328	2	NASA BOWIE, MD	Occupational	\$545,178,602.00	167,558	600
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FIELD OF MEMBERSHIP: Emps of William C. Smith & Company who work in or are paid or supervised from Washington, DC;

18852	2	ACCO YORK YORK, PA	Associational	\$6,816,970.00	2,500	645
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FIELD OF MEMBERSHIP: Mbrs in good-standing of the United Steelworkers of America Local Union 1852 in York, PA, who qualify for mbrshp..

21244	2	LOCAL 102 PARSIPPANY, NJ	Associational	\$55,215,977.00	31,000	691
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FIELD OF MEMBERSHIP: Regular mbrs (689) and emps (2) of Local Union 620 of the United Brotherhood of Carpenters and Joiners of America in Madison, NJ, who qualify for mbshp... also adding busi acct

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Saturday, August 31, 2002

1015	2	NORTH JERSEY TOTOWA, NJ	Occupational	\$132,913,429.00	78,322	700
FIELD OF MEMBERSHIP: Emps of Allied Beverage Group, L.L.C. wwi Carlstadt, NJ;						
12443	2	DOVER DOVER AFB, DE	Occupational	\$156,810,413.00	71,817	750
FIELD OF MEMBERSHIP: Emps of the Caesar Rodney School District wwi Camden, DE;						
21244	2	LOCAL 102 PARSIPPANY, NJ	Associational	\$55,215,977.00	31,000	756
FIELD OF MEMBERSHIP: Regular mrbs of Local Union 15 of the United Brotherhood of Carpenters and Joiners of America, who qualify for mbrshp... also adding business acct.						
21244	2	LOCAL 102 PARSIPPANY, NJ	Associational	\$55,215,977.00	31,000	759
FIELD OF MEMBERSHIP: Regular mbrs of Local Union 1342 of the United Brotherhood of Carpenters and Joiners of America in Bloomfield, NJ, who qualify for mbrship... also adding a busi acct						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Saturday, August 31, 2002

6694	2	MEMBERS 1ST MECHANICSBURG, PA	Associational	\$702,182,411.00	123,131	785
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FIELD OF MEMBERSHIP: Business account and members of Otterbein United Methodist Church in Carlisle, PA.

16706	2	N A E CHESAPEAKE, VA	Associational	\$86,873,558.00	13,000	1,100
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FIELD OF MEMBERSHIP: Members of the International Union of Operating Engineers Local 147 in Norfolk, Virginia, who qualify for membership in accordance with its bylaws in effect as of August 2002.

6328	2	NASA BOWIE, MD	Occupational	\$491,070,720.00	167,558	1,400
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FIELD OF MEMBERSHIP: Emps of Titan Systems Corporation (Civil Government Services Group) wwi or are paid or supervised from Vienna, VA;

9476	2	WEST PENN P&P BEAVER, PA	Associational	\$11,449,238.00	5,238	1,500
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FIELD OF MEMBERSHIP: Active mbrs of the Christian Assembly in Industry, PA, who qualify for mbshp...

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

5134	2	COMMONWEALTH ONE ALEXANDRIA, VA	Associational	\$196,657,606.00	75,000	2,225
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FIELD OF MEMBERSHIP: Mbrs in good-standing of the Massanutten Property Owners Association, Inc., Massanutten, VA, who qualify for

21244	2	LOCAL 102 PARSIPPANY, NJ	Associational	\$55,981,951.00	31,000	2,502
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FIELD OF MEMBERSHIP: Regular mbrs and emps of Local Union No. 4 of the Bricklayers & Allied Craftworkers in Morristown, NJ, who qualify for mbrshp....also adding a busi acct

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

2182	2	CENTRAL BERGEN HACKENSACK, NJ	Occupational	\$107,495,847.00	39,323	3,400
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FIELD OF MEMBERSHIP: Employees of Sandvik, Inc., and the following wholly-owned subsidiaries, who work in the following locations or are headquartered in Fairlawn, New Jersey:

- Sandvik Coromant, Fairlawn, New Jersey
- Sandvik Hard Materials, Troy, Michigan
- Sandvik Steel, Scranton, Pennsylvania
- Sandvik Holding Co., Fairlawn, New Jersey
- Sandvik Treasury NAFTA, Fairlawn, New Jersey
- Precision Twist Drillo, Crystal Lake, Illinois
- Dormer Tools, Inc., Asheville, North Carolina
- Titex Tools, Inc., Greenfield, Massachusetts
- SandvikTamrock LLC, Atlanta, Georgia
- Driltech Mission LLC, Alachua, Florida
- Sandvik MGT LLC, Bristol, Virginia
- Eimco LLC, Bluefield, West Virginia
- PEXCO, Scranton, Pennsylvania
- Sandvik Special Metals, Kennewick, Washington
- Kanthal, Bethel, Connecticut
- Kanthal, Palm Coast, Florida
- Kanthal Global, Niagara Falls, New York
- MRL, Sonora, California
- Sandvik Process Systems, Totowa, New Jersey
- Sandvik Sorting Systems, Louisville, Kentucky

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

Community Conversion

20900	2	FIRST STATE DOVER, DE	Community	\$13,587,970.00	5,445	130,494
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities in Kent County, Delaware, including the Cities of Milford, Smyrna, and Clayton;

7724	2	JESSOP COMMUNITY WASHINGTON, PA	Community	\$21,370,348.00	5,550	202,897
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Washington County, Pennsylvania

Underserved

82	2	FIRST ATLANTIC W. LONG BRANCH, NJ	Underserved area	\$217,425,902.00	131,819	21,314
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in seven contiguous census tracts in West Long Branch (Monmouth County), NJ: 805400:805500:805600:805700:805801:805802:805900

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

17464	2	PEOPLES ADVANTAGE CHESTER, VA	Underserved area	\$32,288,642.00	12,500	64,689
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FIELD OF MEMBERSHIP: Persons who live, work, worship or go to school in, and businesses and other legal entities located in the area bounded as follows:

Beginning in Chesterfield County, Virginia at the Interstate 95/Route 10 interchange going east on Route 10 (Hundred Road East) following the Appomattox River west along the Chesterfield County line to Fort Lee Military Reservation, south along the City of Hopewell line, northeast along the Norfolk-Western Railroad, north on 15th Avenue to Byrd Street to 21st Street to Riverside Avenue, east along the Appomattox River, southeast along the James River to Baileys Creek, southwest following the City of Hopewell/Prince George County line to Jefferson Park Road, following the Prince George County/Fort Lee Military Reservation line to Siege Road, to Route 460 (Winfield Road), to Interstate 85, south on Halifax Road to Defense Road, west on Fort Lee Road to Boydton Plank Road to Simpson Road to the Dinwiddie County/City of Petersburg line, south along the Prince George County/Dinwiddie County line to Butler Branch Road, to CSX Railroad Tracks, north and west to Route 675 (Vaughan Road) to Route 742 (Plantation Road) to Route 613 (Squirrel Level Road) to Hatcher Run, following Hatcher Run through Steers Millpond, continuing along Hatcher Run to Route 1 (Boydton Plank Road), south to Route 613 (White Oak Road), west to Route 631 (Claiborne Road), north to Route 632 (Butterwood Road), northeast to Route 460 (Cox Road, Airport Street, and Boydton Plank Road), east on Simpson Road, north along the Dinwiddie County/City of Petersburg line to the Appomattox River, east to Route 1, north along Route 1 to Old Towne Creek, east to Interstate 95, north to Tinsberry Creek to Happy Hill Road to Harrowgate Road to Ashton Creek, east to Forest Lake Road to Route 1, north to Old Bermuda Hundred Road East, east to Interstate 95, north on Interstate 95 to Interstate 95/Route 10 interchange.

4446	2	LORD ERIE, PA	Underserved area	\$22,080,350.00	10,000	86,245
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in 26 qualified underserved census tracts in Erie County, PA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

8903	2	NEW CASTLE BELCO NEW CASTLE, PA	Underserved area	\$6,623,047.00	1,350	94,643
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities in Lawrence County, Pennsylvania.

7383	2	ROSCO NEW CASTLE, PA	Underserved area	\$6,322,882.00	4,952	96,246
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lawrence County, PA

Multiple Common Bond Expansion

24183	3	PAN AM HORIZONS MIAMI, FL	Occupational	\$110,837,388.00	440,000	500
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FIELD OF MEMBERSHIP: Employees of RGIS Inventory Specialists who work in Miami, FL

10800	3	THE HEALTH & EDUCATION LEXINGTON, KY	Occupational	\$45,767,645.00	25,000	583
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FIELD OF MEMBERSHIP: Employees of Cardinal Hill Healthcare System who work in or are paid from Lexington, Kentucky;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Saturday, August 31, 2002

24063	3	FOUNDERS LANCASTER, SC	Occupational	\$857,202,750.00	201,062	600
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FIELD OF MEMBERSHIP: Employees of Defender Services, Inc. who work in, or are paid or supervised from Columbia, SC.

5561	3	KEESLER BILOXI, MS	Occupational	\$668,707,478.00	300,000	625
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FIELD OF MEMBERSHIP: Employees of South Mississippi Regional Center who work in or are paid from Long Beach, MS.

7228	3	LOCKHEED GEORGIA EMPLOYEES MARIETTA, GA	Occupational	\$464,418,657.00	150,000	825
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FIELD OF MEMBERSHIP: Employees of Progressive Logistics Services Managed Onsite Resources who work or are headquartered in Atlanta, GA.

23041	3	SOUTH FLORIDA MIAMI, FL	Occupational	\$18,282,138.00	13,125	850
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FIELD OF MEMBERSHIP: Employees of 50 State Security Service, Inc. who work in, or are paid or supervised from North Miami, FL.

7228	3	LOCKHEED GEORGIA EMPLOYEES MARIETTA, GA	Occupational	\$464,418,657.00	150,000	975
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FIELD OF MEMBERSHIP: Employees of Windsor Staff Management who work in Jonesboro, GA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Saturday, August 31, 2002

18297	3	COASTAL RALEIGH, NC	Occupational	\$1,028,364,037.00	154,000	1,500
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FIELD OF MEMBERSHIP: Employees of Harris Teeter who work in or are supervised from Raleigh, North Carolina;

24404	3	CAROLINA COLLEGIATE COLUMBIA, SC	Associational	\$46,414,743.00	25,000	14,090
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FIELD OF MEMBERSHIP: Voting members of the Gamecock Club in Columbus, South Carolina, who qualify for membership in accordance with its charter and bylaws in effect on June 6, 2002.

12570	3	UNIVERSITY OF LOUISIANA LAFAYETTE, LA	Occupational	\$22,060,499.00	5,850	15,000
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FIELD OF MEMBERSHIP: Students attending University of Louisiana at Lafayette in Lafayette, LA.

7253	3	EAST BATON ROUGE TEACHERS BATON ROUGE, LA	Occupational	\$4,534,260.00	5,000	52,857
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FIELD OF MEMBERSHIP: Students enrolled in the East Baton Rouge Parish School System, located in Baton Rouge Louisiana;

Community Conversion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

1509	3	ALCOA TENN ALCOA, TN	Community	\$344,344,469.00	32,033	183,870
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FIELD OF MEMBERSHIP: Persons, who live, work, worship, or attend school in, and businesses and other legal entities located in Blount, Monroe, and Loudon Counties, Tennessee

Underserved

20891	3	KRAFTCOR HAWESVILLE, KY	Underserved area	\$8,707,225.00	3,000	10,809
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved area of Hancock and Breckinridge Counties, Kentucky an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

Prescribed Underserved Community: Beginning at a point in the Ohio River on the northern boundary that intersects Hancock and Breckinridge Counties. Proceeding along the Hancock and Breckinridge Counties, going east to the confluence of Sinking Creek into the Ohio River. Proceeding upstream (south) along Sinking Creek to the intersection of State Highway 259. Proceeding south along State Highway 259 approximately 7.2 miles to Hardins Creek. At this point, go south along an unnamed branch of Hardins Creek to the intersection of US Route 60. Go approximately 0.2 miles eastward of US Route 60 until it intersects with County Road 1473, known as Skillman Monarch Road. Continue along County Road 1473 then, go west approximately 1.9 miles. At this point, the boundary leaves the road and goes in a line to the northwest approximately 0.3 miles to the intersection of Clover Creek. Then go approximately 0.4 miles upstream to Bushlick Branch. Proceed south along Clover Creek to the intersection of State Highway 992. From this point, go west along Highway 992 approximately 1.1 miles, until it terminates at the intersection of State Route 105, known as "Cloverport-McQuady Road." Continue south along State Highway 105 until it intersects with State Highway 261. Go south along Highway 261 to the Breckinridge and Hancock County lines. The south is bounded by Ohio County and the west is bounded by Daviess County.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

1022	3	SOUTH CAROLINA NORTH CHARLESTO, SC	Underserved area	\$811,340,277.00	320,425	12,753
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Calhoun County, South Carolina, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

23042	3	SUNCOAST SCHOOLS TAMPA, FL	Community	\$3,299,753,908.00	918,285	19,499
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hardee County, Florida an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual

1022	3	SOUTH CAROLINA NORTH CHARLESTO, SC	Underserved area	\$811,340,277.00	320,425	28,450
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Clarendon County, South Carolina, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

14692	3	ASI	Underserved area	\$159,909,819.00	319,000	30,605
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HARAHAN, LA

FIELD OF MEMBERSHIP: : Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Jefferson Parish, Louisiana an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: The part of Jefferson Parish bounded by the following:

Beginning at the northwest corner of the area where I-10 intersects with the Jefferson Parish line; east on I-10 to Airport Road; south on Airport Road to Veterans Memorial Boulevard; east on Veterans Memorial Boulevard to Maine Avenue; south on Maine Avenue to West Metairie Avenue; east on West Metairie Avenue to Soniat Cannel; south along the Soniat Cannel to Ivy Street; west on Ivy Street to Tudor Street; south on Tudor Street to 3rd Street; east on 3rd Street to Caroline Avenue; south on Caroline Avenue to the Mississippi River; west along the Mississippi River to the Jefferson Parish Line; north along the Jefferson Parish Line to I-10

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

7840	3	TRULIANT	Underserved area	\$792,434,624.00	512,916	72,103
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WINSTON SALEM, NC

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Greenville County, South Carolina an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: The part of Greenville County bounded by the following:

Beginning at the northeast corner where Wade Hampton Boulevard and North Pleasantburg Drive: head south on N. Pleasantburg Drive which changes to South Pleasantburg Drive; continue south on S. Pleasantburg Drive until the intersection of E. Faris Road; continue west on E. Faris Road until the intersection of Cleveland Street; continue northwest on Cleveland Street until the intersection of Crescent Ave; continue southwest on Crescent Ave. until the intersection of Mills Ave.; continue southwest on Mills Ave. until it merges onto Interstate 85; continue southwest on Interstate 85 until the intersection of White Horse Road; continue northwest on White Horse Road until the intersection of Tulane Ave; continue southeast on Tulane Ave. until the intersection of Duncan Road; continue northeast on Duncan Road until it changes to Watkins Bridge Road and intersects with Reedy River; continue southeast along Reedy River until intersects with Blue Ridge Drive; continue northeast on Blue Ridge Drive until intersects with Poinsett Highway; continue southeast on Poinsett Highway until intersects with Paris Mountain Road; continue northeast on Paris Mountain Road until intersects with Piney Mountain Road; continue southeast on Piney Mountain Road until intersects with North Pleasantburg Drive; continue Southeast on North Pleasantburg Drive until intersecting with Wade Hampton Boulevard; and continue east on Wade Hampton Boulevard until it intersections with North Pleasantburg Drive

1022	3	SOUTH CAROLINA	Underserved area	\$811,340,277.00	320,425	84,803
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NORTH CHARLESTO, SC

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Orangeburg County, South Carolina, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

13828	3	FORT JACKSON COLUMBIA, SC	Underserved area	\$300,329,830.00	122,088	143,594
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Lexington and Richland Counties, South Carolina an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;
Prescribed community: The part of Lexington and Richland Counties, South Carolina bounded by the following:

Northern Boundary
The Northern Boundary begins at the intersection of the Broad River and Interstate 20 then going east along Interstate 20 to Parklane Road.

Eastern Boundary
The Eastern Boundary begins at Parklane Road at the Interstate 20 going south to Two Notch Road (US 1).
Two Notch Road west to Beltline Boulevard (SC 16).
South on Beltline onto Millwood Avenue / Divine Street until the intersection with Gills Creek.
South along Gills Creek until the intersection with the CSX Railroad.
East along CSX Railroad until the intersection with Tom's Creek.
North along Tom's Creek, continuing north on Congress Road until the boundary of the US Army military reservation of Fort Jackson.
The entire are of Forth Jackson, concluding (after clockwise movement) in the north east portion of the militaty reservation at US 601.
Following US 601 north to the Richland County / Kershaw County line, then eastward to the border of Sumter County as designated by the Wateree River.
South along the Wateree River until its confluence with the Congaree River.

Western Boundary
The Western Boundary is from the confluence of the Wateree and Congaree Rivers following northwestward along the Congaree River until the Mouth of the Congaree Creek.
Northward along the Congaree Creek until the confluence of Six Mile Creek.
North and west along Six Mile Creek until the intersection with Taylor Road.
Taylor Road westward until the intersection with Frink Street.
Frink Street north until the intersection with Sunnyside Drive.
Sunnyside Drive west until the intersection with Southern Railway.
Southwest along the Southern Railway until the intersection with Interstate 26.
Interstate 26 northwestward until the intersection with US 378.
US 378 east until the intersection with the Congaree River.
Follow the Congaree River north until the intersection with Interstate 20.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

Southern Boundary
Congaree River is also the southern border.

Multiple Common Bond Expansion

12306	4	NEW TRIER KENILWORTH, IL	Associational	\$17,352,020.00	10,000	500
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FIELD OF MEMBERSHIP: Members of SECOND BAPTIST CHURCH in EVANSTON, IN.

6395	4	VANTAGE BROOK PARK, OH	Associational	\$58,375,626.00	19,064	1,000
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FIELD OF MEMBERSHIP: Members of the AMERICAN LEGION POST 610 in Brook Park, OH, who qualify for membership in accordance with its charter and bylaws in effect on August 17, 2002.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Saturday, August 31, 2002

6860	4	DOWNRIVER CATHOLIC TAYLOR, MI	Associational	\$95,788,852.00	49,483	1,200
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FIELD OF MEMBERSHIP: Members of SS. Peter & Paul Church located in Detroit, Michigan

21014	4	UNITED BUCHANAN, MI		\$153,535,632.00	36,000	2,140
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FIELD OF MEMBERSHIP: STUDENTS ATTENDING OF EDWARDSBURG PUBLIC SCHOOLS in EDWARDSBURG, MI., in kindergarten through twelfth grade

6570	4	DEARBORN DEARBORN, MI	Occupational	\$1,440,390,415.00	300,000	11,525
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FIELD OF MEMBERSHIP: Employees, doctors, medical staff, technicians, medical and nursing students, and volunteers of Oakwood Healthcare, Inc., who work in, are paid from, or are supervised from Dearborn, MI.

16431	4	USA TROY, MI	Associational	\$504,885,532.00	159,857	12,019
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FIELD OF MEMBERSHIP: Employees and members of Nomads Inc., in Detroit, Michigan, who qualify for membership in accordance with its constitution and bylaws in effect on 09/15/01

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

5852	4	CENTURY CLEVELAND, OH	Occupational	\$146,418,358.00	40,130	14,000
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FIELD OF MEMBERSHIP: Employees, doctors, medical staff, technicians, and medical and nursing students who work in or are paid from The Cleveland Clinic Foundation in Cleveland, Ohio

6860	4	DOWNRIVER CATHOLIC TAYLOR, MI	Occupational	\$95,788,852.00	49,483	16,546
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FIELD OF MEMBERSHIP: Members, employees, and students of DEARBORN VICARIATE OF THE ARCHDIOCESE OF DETROIT, MICHIGAN in DEARBORN HEIGHTS, MI.

Underserved

785	4	CABELL COUNTY SCHOOL EMPLOYEES HUNTINGTON, WV	Underserved area	\$41,989,092.00	7,000	42,665
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Wayne County, West Virginia.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Saturday, August 31, 2002

785	4	CABELL COUNTY SCHOOL EMPLOYEES HUNTINGTON, WV	Underserved area	\$41,989,092.00	7,000	62,009
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Lawrence County, Ohio.

785	4	CABELL COUNTY SCHOOL EMPLOYEES HUNTINGTON, WV	Underserved area	\$41,989,092.00	7,000	95,682
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Cabell County, West Virginia.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

24077	4	TRANE LA CROSSE, WI	Underserved area	\$290,103,928.00	123,000	98,523
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area of Smith County, Texas, comprised of census tracts 1.00, 201-2.02, 3.00-9.00, 11.02, 12.00-13.00, 14.02, 15.00, 16.01, 17.00, 18.01-18.03, 20.03, 20.04, 20.07, and 21.00 starting at the intersection of the Smith/Wood County line and Mineola Highway, east along the Smith/Wood County line to the Smith/Upsher County Line, east to the Smith/Gregg County line, south to the Smith/Rusk County line, south to the Smith/Cherokee County line, west to Prairie Creek, north to Tyler Lake, northwest to Gilley Creek, northwest to Highway FM 848, southwest to Hill Creek, west to Old Tyler Road, north to Moser Lane, west to State Highway 110 South, south to Jim Russell Road, west to Rhones Quarter Road, south to West Main Street, west to Paluxy Drive, north to New Copeland Road, west and north to East Rieck Road, west to West Rieck Road, west to Old Bullard Road, north to West Amherst Street, east to East Amherst Street, east to De Charles Street, east to Paluxy Drive, north to Dennis Drive east to Troup Highway, northwest to Missouri Pacific Railroad Tracks, northwest to East 6th Street, west to West 6th Street, west to Noonday Road, south to Frankston Highway, south to Old Noonday Road, south to Lake Placid Road, east to South Vine Avenue, southeast to Old Jacksonville Road, south to the West Southwest Loop 323, west to the South Southwest Loop 323, north to the North Northwest Loop 323, north to Mineola Highway, north to U. S. Highway 69, north to Highway FM 2016, west to State Highway 100 North, south to Old New Harmony Road, west to Dr. Bundy Road, south to State Highway 64 west, west to Prairie Creek, north to Highway FM 724, north to Van Highway, east to Highway FM 849, northeast to Mount Sylvan Street, northeast to the power line, northwest to Highway FM 16 West, west to County Road 481, north to county Road 442, east to County Road 481, north to County Road 482, north to County Road 445, northeast to County Road 484, east to County Road 431, north to Mineola Highway, north to the Smith/Wood County line.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

Multiple Common Bond Expansion

24540	5	MUTUAL FIRST OMAHA, NE	Occupational	\$85,847,957.00	200,000	560
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FIELD OF MEMBERSHIP: Employees of PayPal, Inc. who work in or are paid from Omaha, NE.

14762	5	J. S. C. HOUSTON, TX	Associational	\$418,437,437.00	200,000	2,230
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FIELD OF MEMBERSHIP: Members and employees of First Baptist Church of Friendswood in Friendswood, TX.

Community Conversion

24471	5	ROHM & HAAS MONUMENT AREA DEER PARK, TX	Community	\$39,090,694.00	16,650	202,074
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities located in: the area bounded by on the north The Houston Ship Channel from Scarborough Drive in Pasadena, Texas, to Morgan's Point on Galveston Bay, on the east from Galveston Bay from Morgan's Point in La Porte, Texas, to Port Road, on the south from Port Road west along Bay Area Blvd., northwest along Red Bluff Road, west along Genoa Red Bluff to Allen Genoa, on the west from Allen Genoa north to Southmore, east to Scarborough, northward to the Houston Ship Channel.

15788	5	GOODYEAR BEAUMONT BEAUMONT, TX	Community	\$15,856,255.00	2,500	252,051
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities in Jefferson County, Texas.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

Underserved

1747	5	ARIZONA PHOENIX, AZ	Underserved area	\$926,112,116.00	588,000	5,469
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area in Phoenix, Arizona within the boundaries beginning at the intersection of 43rd Avenue and State Highway 101, heading eastwards along State Highway 101 to Interstate Highway 17, heading northwards along Interstate Highway 17 to Pinnacle Peak Road, heading westwards along Pinnacle Peak Road to 35th Avenue, heading southwards along 35th Avenue to 43rd Avenue, heading southwards along 43rd Avenue to the beginning point.

3454	5	COMMUNICATION OKLAHOMA CITY, OK	Underserved area	\$320,359,740.00	60,000	45,621
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within the underserved area of Carter County, Oklahoma; (08/29/02)

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

1747	5	ARIZONA PHOENIX, AZ	Underserved area	\$1,028,475,608.00	588,000	145,990
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the following underserved area in Phoenix, Arizona: from North 83rd Avenue east on Thomas Road to South 75th Avenue, south on South 75th Avenue to W. McDowell Road, east on W. McDowell Road to South 52nd Street, north on South 52nd Street to East Oak Street, east on East Oak Street to North 64th Street, then south on North 64th Street to East McDowell Road, east on East McDowell Road to North Galvin Parkway, southwest on North Galvin Parkway/North Priest Drive to Salt River, west on Salt River to State Highway 143, south on 143 to East Broadway Road, west on East Broadway Road to South 40th Street, south on South 40th Street to East Baseline Road, west on East Baseline Road to South 24 Street, South 24 Street north to Southern Avenue, west on Southern Avenue to South 19th Avenue, then south on South 19th Avenue to West Baseline Road, West Baseline Road east to South 7th Avenue, South 7th Avenue south to West Olney Road, West Olney Road west to South 15 Avenue then southwest along Phoenix South Mountain Park boundary to West Dusty Lane, west then northwest on West Dusty Lane to San Juan Avenue and continuing along a straight line to San Juan Avenue at East Estrella Drive, continuing northwest on San Juan Avenue and along a straight line to the Salt River then north on North 83rd Avenue to Thomas Road

11065	5	SECURITY SERVICE SAN ANTONIO, TX	Underserved area	\$2,268,535,950.00	1,494,183	176,964
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within that portion of San Antonio within the following boundaries:
beginning in the northeast at the intersection of I-35 and Loop 410 proceeding south on Loop 410 to I-37, then northwest on I-37 to I-10, then west on I-10 to I-35, then north on I-35 to US 281, then north on US 281 to Loop 410, then east on Loop 410 to its intersection with I-35

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

Community Conversion

11065	5	SECURITY SERVICE SAN ANTONIO, TX	Underserved area	\$2,268,535,950.00	1,494,183	185,444
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within that portion of San Antonio within the following boundaries:
beginning in west at the intersection of US 90 and Loop 410 proceeding east on US 90 to I-10, then east on I-10 to I-37, then southeast on I-37 to Loop 410, then west and north on Loop 410 to US 90

8237	5	SOUTH TEXAS EDUCATORS MCALLEN, TX	Underserved area	\$27,588,438.00	60,000	261,523
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the McAllen-Edinburg-Pharr-Weslaco underserved area in Hidalgo County from FM 490 south on Wallace Road to FM 1925, east on FM 1925 to FM 2220, south on FM 2220 to East 4 Mile Road, west to Taylor Road, follow Taylor Road south to US Highway 83, west on US 83 to South Sharyland Road, south on Sharyland Road to Molar Creek, follow Molar Creek to South Old 10th Street, south on Old 10th Street to unnamed stream, east along the stream to FM 2061, south on FM 2061 to FM 3072, east along FM 3072 to FM 907, north on FM 907 1.8 miles to unnamed stream, follow the stream southeast then northeast then east approximately 17 miles to FM 491, north on FM 491 100 yards to unnamed road, follow unnamed road east then northeast then southeast to the county line, north along the county line to Mile 12 N, west on Mile 12 N to Westgate Drive, north on Westgate Drive to Roosevelt Road, west on Roosevelt Road to FM 143 then continue west on Owassa Road to Morningside Road, north on Morningside Road to Chapin Road, west on Chapin Road to Kenyon Road, north on Kenyon Road to FM 1925, west on FM 1925 to US Highway 281, north on US Highway 281 to FM 490, west to Wallace Road

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

11065	5	SECURITY SERVICE SAN ANTONIO, TX	Underserved area	\$2,268,535,950.00	1,494,183	292,974
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within that portion of San Antonio within the following boundaries:
beginning in the northeast at the intersection of US 281 and Loop 410 proceeding west and south on Loop 410 to US 90, then east on US 90 to I-35, then north on I-35 to US 281, then north on US 281 to Loop 410.

Multiple Common Bond Expansion

7361	6	WARREN CHEYENNE, WY	Associational	\$129,254,758.00	28,000	630
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FIELD OF MEMBERSHIP: Voting members of the Veterans of Foreign Wars Francis E. Warrem Post 1881 in Cheyenne, WY, who qualify for membership in accordance with its charter and bylaws in effect on May 21, 1998.

5632	6	WESTERN LOS ANGELES, CA	Associational	\$452,526,792.00	169,842	650
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FIELD OF MEMBERSHIP: Voting members of the South San Francisco Chamber of Commerce in South San Francisco, CA, who qualify for membership in accordance with its charter and bylaws in effect on June 12, 2002.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

12425	6	FOOTHILL ARCADIA, CA	Associational	\$99,415,481.00	95,893	804
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FIELD OF MEMBERSHIP: Voting members of the Arcadia Chamber of Commerce in Arcadia, CA, who qualify for membership in accordance with its charter and bylaws in effect on April 23, 1998; employees of Arcadia Chamber of Commerce who work in Arcadia, California;.

24235	6	OPERATING ENGINEERS LOCAL UNION #3 DUBLIN, CA	Associational	\$603,475,847.00	100,000	1,300
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FIELD OF MEMBERSHIP: Voting members of the Shopmen's Local Union No. 790 in Oakland, CA, who qualify for membership in accordance with its charter and bylaws in effect on July 1, 2002.

6248	6	FAA FIRST LOS ANGELES, CA		\$227,600,730.00	136,452	1,350
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FIELD OF MEMBERSHIP: Voting members of the National Association of Air Traffic Specialists in Wheaton, MD, who qualify for membership in accordance with its charter and bylaws in effect on September 30, 2000; employees of the National Association of Air Traffic Specialists who work in Wheaton, MD.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

24235	6	OPERATING ENGINEERS LOCAL UNION #3 DUBLIN, CA	Associational	\$623,457,246.00	100,000	1,800
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FIELD OF MEMBERSHIP: Voting members of the International Brotherhood of Electrical Workers Local 340 in Sacramento, CA, who qualify for membership in accordance with its charter and bylaws in effect on October 31, 1999.

15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Associational	\$447,918,813.00	117,378	3,865
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FIELD OF MEMBERSHIP: Employees and members of the Immanuel Baptist Church located in Rogers, Arkansas;

6616	6	WEST ONE PLEASANTON, CA	Associational	\$57,107,275.00	25,000	4,003
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FIELD OF MEMBERSHIP: Voting members of the Joaquin Murrieta Chapter No. 13 of the Ancient and Honorable Order of E Clampus Vitus in San Leandro, CA, who qualify for membership in accordance with its constitution and bylaws in effect on October 6, 1993.

5632	6	WESTERN LOS ANGELES, CA	Occupational	\$452,526,792.00	169,842	4,500
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FIELD OF MEMBERSHIP: Employees of Worldwide Security Associates, Inc. who work in or are paid from Los Angeles, CA.

Community Conversion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

960	6	FOREST PRODUCTS KLAMATH FALLS, OR	Community	\$32,075,149.00	72,193	63,775
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FIELD OF MEMBERSHIP: Persons who live in Klamath County, Oregon; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Klamath County, Oregon; persons participating in programs to alleviate poverty or distress which are located in Klamath County, Oregon; incorporated and unincorporated organizations located in Klamath County, Oregon, or maintaining a facility in Klamath County, Oregon; Klamath County, Oregon meets the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations;

24677	6	USU COMMUNITY LOGAN, UT	Community	\$80,771,366.00	60,000	102,720
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Cache County, Utah and Franklin County, Idaho.

12012	6	GRANT-BAKER JOHN DAY, OR	Community	\$40,204,329.00	20,050	137,975
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FIELD OF MEMBERSHIP: Persons who live in Grant County, Morrow County, Umatilla County, Union County, and Wallowa County, Oregon; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Grant County, Morrow County, Umatilla County, Union County, and Wallowa County, Oregon; persons participating in programs to alleviate poverty or distress which are located in Grant County, Morrow County, Umatilla County, Union County, and Wallowa County, Oregon; incorporated and unincorporated organizations located in Grant County, Morrow County, Umatilla County, Union County, and Wallowa County, Oregon, or maintaining a facility in Grant County, Morrow County, Umatilla County, Union County, and Wallowa County, Oregon; Grant County, Morrow County, Umatilla County, Union County, and Wallowa County, Oregon meet the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

24678	6	MOUNTAIN HIGH COMMUNITY SPANISH FORK, UT	Community	\$7,136,942.00	377,411	368,536
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Utah County, Utah.

Underserved

12012	6	GRANT-BAKER JOHN DAY, OR	Underserved area	\$40,204,329.00	20,050	1,547
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Harney County, Oregon; Harney County, Oregon meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act;

12012	6	GRANT-BAKER JOHN DAY, OR	Underserved area	\$40,204,329.00	20,050	7,609
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Harney County, Oregon; Harney County, Oregon meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

24678	6	MOUNTAIN HIGH COMMUNITY SPANISH FORK, UT	Underserved area	\$7,136,942.00	377,411	8,238
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Juab County, Utah; Juab County, Utah meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

960	6	FOREST PRODUCTS KLAMATH FALLS, OR	Underserved area	\$32,075,149.00	72,193	13,744
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community: Modoc County, California and the area bounded by the intersection of the Modoc County line, the Siskiyou County line and the Oregon border, proceeding west along the Siskiyou County line to a point perpendicular to Secret Spring Mountain, proceeding south on an imaginary line to The Whaleback Mountain, proceeding east on an imaginary line to Black Mountain and onto the Modoc/Siskiyou County line, proceeding north on the Modoc/Siskiyou County line to the Oregon border; (8-27-02)

9032	6	SOUTHERN OREGON GRANTS PASS, OR	Underserved area	\$120,148,820.00	175,000	62,779
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Coos County, Oregon; Coos County, Oregon meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

8080	6	MILITARY AND CIVILIAN FT WAINWRIGHT, AK	Underserved area	\$36,005,672.00	12,466	82,840
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Fairbanks - North Star Borough, Alaska; the Fairbanks - North Star Borough, Alaska meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

<u>Single Common Bond Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	2	37
Number of Expansions Denied	0	7
Number of Expansions Deferred	1	7
Number of FCUs Receiving Expansions	1	16
Number of Potential Members Added	30	27280

<u>Multiple Common Bond Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	1056	8168
Number of Expansions Denied	6	34
Number of Expansions Deferred	65	460
Number of FCUs Receiving Expansions	380	1041
Number of Potential Members Added	245952	1394208

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

<u>Community Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	0	14
Number of Expansions Denied	0	1
Number of Expansions Deferred	5	25
Number of FCUs Receiving Expansions	0	14
Number of Potential Members Added	0	2933736

<u>Community Conversions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	10	64
Number of Expansions Denied	0	3
Number of Expansions Deferred	5	69
Number of FCUs Receiving Expansions	10	64
Number of Potential Members Added	1671554	16483454

<u>Underserved</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	32	283
Number of Expansions Denied	1	15
Number of Expansions Deferred	16	175

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

Number of FCUs Receiving Expansions	24	173
Number of Potential Members Added	Month 2601355	14894860

<u>Housekeeping</u>	<u>Current</u>	<u>YTD</u>
Number of Housekeeping Approved	124	1952
Number of Housekeeping Denied	1	4
Number of Housekeeping Deferred	4	95
Number of FCUs Receiving Housekeeping	34	194

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
24310	1	UNIFIED PEABODY, MA	\$136,722,659.00	24601	ESSEX AGRICULTURAL HATHORNE, MA	\$470,150.00	INABILITY TO OBTAIN OFFICIALS

Continuing Field of EMPLOYEES OF GTE CORPORATION WHO WORK AT VARIOUS LOCATIONS IN MASSACHUSETTS, MAINE AND NEW HAMPSHIRE AND MANY OTHER EMPLOYEE AND ASSOCIATIONAL GROUPS.

Merging Field of Membership: EMPLOYEES OF THE SUCCESSOR ORGANIZATIONS TO THE ENTITY FORMERLY KNOWN AS ESSEX AGRICULTURAL AND TECHNICAL INSTITUTE WHO WORK IN HATHORNE, MASSACHUSETTS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

1186	2	K OF C PHILADELPHIA, PA	\$42,376,525.00	892	AMERICAN PIONEER PHILADELPHIA, PA	\$17,196,266.00
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Continuing Field of MULTIPLE COMMON BOND CREDIT UNION.

Merging Field of Membership: MULTIPLE COMMON BOND CREDIT UNION.

66330	2	STATE EMPLOYEES CU OF MARYLAND, INC LINTHICUM, MD	\$1,188,264,243.0	14413	COLUMBIA SILVER SPRING, MD	\$1,037,760.00	EXPANDED SERVICES
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Continuing Field of STATE CHARTER CREDIT UNION LOCATED IN LINTHICUM, MD.

Merging Field of Membership: MULTIPLE COMMON BOND CREDIT UNION SERVING EMPLOYEES OF THE SEVENTH DAY ADVENTIST EMPLOYEE ORGANIZATION IN THE COLUMBIA CONFERENCE AND NUMEROUS SMALL EMPLOYEE GROUPS IN THE SILVER SPRING, MD AREA.

1476	2	ERIE SCHOOL EMPLOYEES ERIE, PA	\$153,854,941.00	18529	ERIE STRAYER EMPLOYEES ERIE, PA	\$97,964.00	EXPANDED SERVICES
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Continuing Field of EMPLOYEES OF THE SCHOOL DISTRICT OF THE CITY OF ERIE, PENNSYLVANIA AND NUMEROUS SELECT GROUPS. MULTIPLE COMMON BOND.

Merging Field of Membership: EMPLOYEES OF ERIE STRAYER COMPANY WHO WORK IN ERIE, PENNSYLVANIA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

6679	2	ALLEGANY CO TEACHERS LA VALE, MD	\$36,342,431.00	16714	UNITED TRADES CUMBERLAND, MD	\$1,055,306.00	POOR MANAGEMENT
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Continuing Field of MULTIPLE GROUP, PRIMARILY EDUCATIONAL EMPLOYEES IN ALLEGANY COUNTY, MARYLAND

Merging Field of Membership: MULTIPLE GROUP, PRIMARILY MEMBERS OF SPECIFIED LABOR UNIONS IN CUMBERLAND, MARYLAND

68064	3	LEAGUE CENTRAL CHATTANOOGA, TN	\$26,026,695.00	67956	APCO EMPLOYEES' ATHENS, TN	\$1,305,927.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of ANY OFFICER, DIRECTOR, COMMITTEE MEMBER, OR EMPLOYEE OF ANY CU OR ASSOCIATION OF CU, INCLUDING THE TENNESSEE CU LEAGUE, EMPLOYEES OF FEDERAL OR ESTATE GOVERNMENT AGENCIES RESPONSIBLE FOR THE SUPERVISION OF CUS IN TENNESSEE.

Merging Field of Membership: EMPLOYEES OF ATHENS PRODUCTS COMPANY OF ATHENS, TENNESSEE.EMPLOYEES OF ATHENS PRODUCTS COMPANY OF ATHENS, TENNESSEE.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

383	3	GEORGIA POWER	\$53,231,448.00	20102	C & D CONYERS	\$200,874.00	POOR
		ATLANTA, GA			CONYERS, GA		FINANCIAL CONDITION

Continuing Field of EMPLOYEES OF THE GEORGIA POWER COMPANY WHO ARE ASSIGNED TO WORK LOCATIONS IN THE FOLLOWING DISTRICTS: AIRPORT BUCKHEAD CENTRAL DECATUR JONESBORO NORTH FULTON NORTH PERIMETER SMYRNA SOUTH DEKALB SOUTH FULTON TUCKER AUGUSTA COLUMBIA STATESBORO VIDALIA

Merging Field of Membershi p: EMPLOYEES OF C & D POWERCON WHO WORK IN CONYERS, GEORGIA

60002	3	MEMBERS	\$157,995,736.00	63762	DURHAM MUNICIPAL	\$1,150,873.00	EXPANDED
		WINSTON-SALEM, NC			DURHAM, NC		SERVICES

Continuing Field of ITS ORIGINAL FOM WAS LIMITED TO EMPLOYEES MCLEAN TRUCKING COMPANY IN WINSTON-SALEM, NORTH CAROLINA. THE CCU NOW HAS OVER 450 EMPLOYEE GROUPS IN NORTH CAROLINA.

Merging Field of Membership: EMPLOYEES OF THE CITY OF DURHAM, NORTH CAROLINA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

195	3	NORTHWEST ARKANSAS	\$8,180,419.00	23176	NEW HORIZONS	\$736,325.00	LACK OF SPONSOR SUPPORT
		FAYETTEVILLE, AR			ELM SPRINGS, AR		

Continuing Field of EMPLOYEES OF WILLIS SHAW EXPRESS TRUCKING, WHO WORK IN OR ARE PAID FROM ELM SPRINGS, ARKANSAS; AND EMPLOYEES OF COMCAR MAINTENANCE WHO WORK REGULARLY ON THE PREMISES OF WILLIS SHAW EXPRESS.

Merging Field of Membership: EMPLOYEES OF THE US GOVERNMENT WHO WORK AT THE VA HOSPITAL IN FAYETTEVILLE, AR AND EMPLOYEES OF OTHER FEDERAL EMPLOYEE GROUPS IN THE LOCAL AREA.

60883	3	LOUISVILLE NAVAL ORDNANCE	\$22,922,585.00	22108	S.M.W. LOCAL #110	\$5,085,089.00	POOR FINANCIAL CONDITION
		LOUISVILLE, KY			LOUISVILLE, KY		

Continuing Field of EMPLOYEES OF THE LOUISVILLE NAVAL ORDNANCE STATION AND THE NAVAL RESERVE LOCATED IN SOUTHWEST JEFFERSON COUNTY, KENTUCKY.

Merging Field of Membership: MEMBERS OF THE INTERNATIONAL ASSOCIATION OF SHEET METAL WORKERS, LOCAL 110 AND EMPLOYEES OF INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS (IBEW) LOCAL 369, AND INTERNATIONAL ASSOCIATION OF ELEVATORS CONSTRUCTORS LOCAL 20.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

66431	4	CITY EMPLOYEES	\$22,157,062.00	66412	MADISON POLICE	\$735,382.00	EXPANDED SERVICES
		MADISON, WI			MADISON, WI		

Continuing Field of EMPLOYEES OR ELECTED OFFICIALS OF THE CITY OF MADISON; PERSONS RESIDING OR EMPLOYED IN DANE COUNTY, WI

Merging Field of Membership: PERSONS EMPLOYED BY MADISON POLICE DEPARTMENT OF CITY OF MADISON

24381	5	DELTA COUNTY	\$8,383,421.00	1675	HOTCHKISS COMMUNITY	\$2,505,012.00	EXPANDED SERVICES
		DELTA, CO			HOTCHKISS, CO		

Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED IN THE FOLLOWING AREA: AS DEFINED BY GEOGRAPHIC BOUNDARIES IN THE FOM - DELTA, MONTROSE & GUNNISON COUNTIES.

Merging Field of Membership: RESIDENTS OF DELTA COUNTY, MONTROSE COUNTY AND GUNNISON COUNTY, COLORADO AS DEFINED BY GEOGRAPHIC BOUNDARIES IN THE FOM

68409	6	CABRILLO	\$96,126,674.00	13023	SHARP	\$19,444,454.00	EXPANDED SERVICES
		SAN DIEGO, CA			SAN DIEGO, CA		

Continuing Field of PERSONS WHO LIVE, WORSHIP, OR ATTEND SCHOOL AND BUSINESS IN SAN DIEGO COUNTY, CALIFORNIA AND NUMEROUS SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES, DOCTORS, AND MEDICAL STAFF OF GROSSMONT SHARP HEALTHCARE HOSPITAL WHO WORK IN LA MESA, CALIFORNIA, OTHER HEALTH RELATED ENTITIES OF SHARP HEALTH CARE, AND THREE SELECT EMPLOYER GROUPS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

24326	6	CHEVRONTEXACO	\$635,610,125.00	67633	TEXACO HOUSTON	\$31,280,469.00	EXPANDED SERVICES
		OAKLAND, CA			BELLAIRE, TX		

Continuing Field of EMPLOYEES OF CHEVRONTEXACO CORPORATION, ITS WHOLLY OWNED SUBSIDIARIES, AND THE FOLLOWING AFFILIATED COMPANIES (LISTED) WHO WORK IN THE UNITED STATES.

Merging Field of Membership: EMPLOYEES OF CHEVRON TEXACO CORPORATION (FORMERLY TEXACO, INC.), AND ITS WHOLLY OWNED SUBSIDIARY ARAMCO SERVICES COMPANY AND ITS WHOLLY OWNED SUBSIDIARIES.

6061	6	NORTH HOLLYWOOD	\$5,386,400.00	9320	VERDUGO HILLS POSTAL	\$678,766.00	LACK OF GROWTH
		NORTH HOLLYWOOD, CA			SUNLAND, CA		

Continuing Field of POSTAL EMPLOYEES WHO WORK IN OR HAVE HEADQUARTERS IN NORTH HOLLYWOOD, AGOURA AND THE SAN FERNANDO VALLEY.

Merging Field of Membership: POSTAL EMPLOYEES WHO WORK IN OR ARE HAVE HEADQUARTERS IN MONTROSE, LA CANADA, LA CRESCENTE, TUJUNGA, AND SUNLAND, CALIFORNIA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002

68456	6	CREDIT UNION OF SOUTHERN CALIFORNIA	\$225,302,458.00	11559	WESTERN GEAR	\$7,199,931.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		WHITTIER, CA			CITY OF INDUSTR, CA		

Continuing Field of PERSONS WHO LIVE, WORSHIP, OR ATTEND SCHOOL IN 79 CITIES IN SOUTHERN CALIFORNIA AND SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES OF LUCAS WESTERN ATD (FORMERLY WESTERN GEAR) WHO WORK IN THE CITY OF INDUSTRY, CA AND SELECT EMPLOYER GROUPS.

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
62553 / 24677	6	USU COMMUNITY LOGAN, UT	\$82,497,782	8/8/2002
68034 / 24678	6	MOUNTAIN HIGH COMMUNITY SPANISH FORK, UT	\$7,723,507	8/26/2002

INSURANCE CONVERSION: STATE TO NFICU

Charter No.	Region	Name and Location	Assets	Date of Action
60585 / 97082	6	PATELCO SAN FRANCISCO, CA	\$2,826,005,416	8/27/2002

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Saturday, August 31, 2002